I claim:

1.   A method for granting advances and loans based upon an anticipated income tax refund prior to the preparation of the income tax return comprising the steps of:

    qualifying a client for a loan;

    completing an application for said loan;

    transmitting said application to a central processing center;

    verifying that said client has no loans set against said anticipated income tax refund;

    verifying that adequate funds are anticipated from said anticipated income tax return to process said loan;

    obtaining acceptance of said loan from the client;

    transferring an amount of money equal to said loan to said client;

    preparing an income tax return including compiling and preparing proper documentation;

    filing said income tax return with proper documentation when completed;

    receiving said income tax refund into a receiving account;

    recovering said amount of money together with at least one fee from said receiving account; and

    returning any remaining amounts of money belonging to said client to said client.

2.   The method of claim 1 wherein the application for the loan is completed using a computer processing program.

3.   The method of claim 2 wherein the step of transmitting the application is done electronically.

4.   The method of claim 3 wherein the step of transmitting the application is done via a globally accessible computer network.

5.   The method of claim 1 wherein the step of obtaining acceptance of the loan includes printing an acceptance form and obtaining a signature from said client on said form.

6.   The method of claim 1 wherein said loan is dispersed from a loan dispersing account maintained by a banking institution, said banking institution also the location where the receiving account is located.

7.   The method of claim 1 wherein said loan is dispersed from a loan dispersing account maintained by a financial services company other than a banking institution.

8.   The method of claim 7 wherein the financial services company is a tax preparation organization.

9.   The method of claim 8 wherein the account is funded by receipts from a contractual agreement, whereby a tax preparer contracts to provide a set of designated services in the event of a review by the Internal Revenue Service.

10.   A method for providing pre-purchased tax preparer services in conjunction with a system for granting loans, comprising the steps of;

identifying tax returns as being potentially targeted for review by the Internal Revenue Service;

contracting with a taxpayer to provide a level of services in the event of a review by the Internal Revenue Service in exchange for a fee paid in advance;

receiving the fee from the taxpayer; and

performing the services contracted for when obligated by said contract.

11.　The method of claim 10 further comprising the step of depositing a portion of the fee into a loan dispersal account.

12.　The method of claim 11 wherein said method is included as a step within a method for qualifying, granting and collecting a loan based upon an anticipated income tax refund comprising the steps of;

qualifying a client for a loan;

completing an application for said loan;

transmitting said application to a central processing center;

verifying that the client has no other loans set against said anticipated refund;

verifying that adequate funds are anticipated from said income tax return to process the loan;

obtaining verification of acceptance of the loan by the client;

issuing a check drawn on a bank which has a deposit account prepared for receipt of the income tax refund;

preparing a federal income tax return for the client including, compiling and completing all necessary support information;

filing the prepared federal income tax return with accompanying support documentation;

receiving an income tax refund into a receiving account;

recovering an amount of money equal to said loan together with a designated processing fee, from said receiving account; and

transferring an amount of money equal to the amount of the income tax refund less the said amount of money equal to said loan to said client.

13.   The method of claim 13 wherein the step of issuing said check is performed at least two weeks prior to the step of preparing the federal income tax return.

14.   A method for operating a self-funding, instant loan, qualification, issuance and collection program based upon an anticipated income tax refund comprising the steps of:

qualifying a client for a loan based upon a variety of factors, including the absence of an offset against a federal income tax return;

completing an application for said loan using a computer processing program;

transmitting said application to a central processing center;

verifying that the client has no other loans to reduce the amount of said anticipated refund;

verifying that a desired minimum amount of money is anticipated from said anticipated income tax return;

verifying that sufficient funds exist in a loan dispersing account to grant the loan;

obtaining a signature from said client accepting the loan and its terms;

issuing a check drawn on a loan dispersing account;

preparing an income tax return for said client;

determining if said income tax return is likely to be targeted for review by a government agency known as the Internal Revenue Service;

contracting with said client to provide a level of services in the event of a review by the Internal Revenue Service in exchange for a fee paid in advance;

receiving said fee from the client;

depositing a portion of the fee into the loan dispersal account;

filing said income tax return;

receiving an income tax refund into a receiving account;

recovering an amount of money equal to said loan together with a designated processing fee from said receiving account; and

dispersing to said client an amount of money equal to said income tax refund less said amount recovered;

whereby the funds collected from clients in contracting for future services comprise a body of funds from which loans can be made and the collection of said loans is provided by direct deposit from the Internal Revenue Service into a deposit account.